



United States Air Force

Retiree Activities Newsletter

Tyndall AFB, Florida

April 2003

What's inside

325th Fighter Wing commander sends thanks to retired community

Brig. Gen. Larry New sends word of thanks to retirees who volunteer in local communities — Page 1.

Burial scheme targets veterans

As South Florida's first veterans cemetery prepares to open, officials warn of companies making fraudulent claims that they can save veterans a plot for a fee — Page 2.

Right to privacy includes health records

One of the basic rights as a military health system and TRICARE beneficiary is the right to keep health-care information private — Page 2.

New mail order pharmacy contract

More than 400,000 military pharmacy mail order customers were switched March 1 to a new TRICARE Mail Order Pharmacy program — Page 3.

Solve the TFL ID-card puzzle

Confused about TRICARE For Life and whether you need to update your identification card to use the program? — Page 4.

Hearing aids not covered by TRICARE

Find out how to get a hearing aid at cost or for free through the VA — Page 4.

Retiree volunteers make difference in Air Force, local communities

BRIG. GEN. LARRY NEW
325th Fighter Wing commander

As Tyndall continues to conduct its mission of training the world's best air superiority team and supports contingencies across the globe, the services of our volunteers have become even more critical. Last year, Team Tyndall members and their families donated tens of thousands of hours to local community projects and organizations. In 2002, retirees alone contributed 2,795 volunteer hours, making a huge difference in the quality of life that we always strive to improve.

Volunteerism has a major positive impact on Tyndall and the community and no retiree volunteer program would be complete without the invaluable assistance of the Retiree Activities Office and its

members. Not only are retirees a critical part of Team Tyndall, they also make a significant difference in the surrounding community as well. Volunteers are giving their time at the base pharmacy, the Red Cross, the chapel, Special Olympics events and Habitat for Humanity, among others. Without a doubt, military retirees are volunteering and making a difference.

In all, we currently have more than 600 volunteers involved in the resource program at Tyndall, saving the base more than \$1 million a year in labor costs. Without a doubt, retirees epitomize the Air Force's core value of service before self. There are limitless reasons why retirees volunteer, such as learning new marketable skills; keeping the skills they have

current; getting current experience in the local area for their resume; meeting new friends and learning about the community; but most volunteer just to make a difference in the lives of others.

All of our volunteers—active-duty, civilians, Guard, Reservists and our retirees are definitely making a marked difference in the community and are setting a positive example for others to follow.

For those interested in volunteering, the Volunteer Resource Program at Tyndall works for all volunteers and volunteer organizations by providing recruitment, training, tracking and recognition programs. Volunteer positions currently available include: office and administrative assistance, customer service and receptionist, classroom

instructors, recreational assistant and relocation information specialist. Training is available by the organization in some cases. You may contact the family support center at 283-4204 for more information on current volunteer programs and availability.

Volunteerism immeasurably enhances Tyndall organizations and the surrounding community by allowing on-base programs to provide better services.

The time and enthusiasm offered by our family of retirees is a welcome addition to Team Tyndall. We are grateful for your dedication and service to country.

Thank you for continuing to make a difference in the lives of our airmen, civilians and their families—we appreciate your selfless contributions and continued service to our nation.

Disability claims related to Agent Orange

Some of the criteria related to disability claims for exposure to Agent Orange in Vietnam has changed. Veterans with lung cancer or prostate cancer claims based on exposure to Agent Orange, who have been previously turned down, need to reapply.

Prostate cancer is almost an automatic disability for veterans who served in Vietnam. Veterans who were stationed in Thailand, and landed or stayed overnight in Vietnam, may also qualify for disability. The basic criterion is that you have to have been on the ground in Vietnam to be considered.

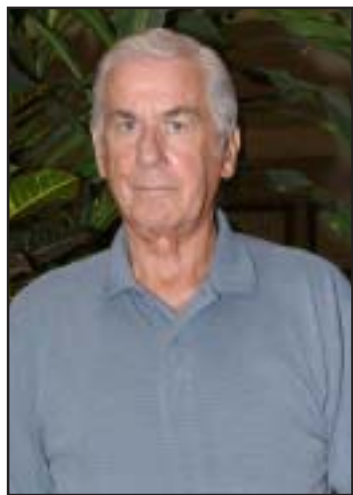
Contact the Department of Veterans Affairs at (800) 827-1000 (the same for all states). This number will give you your state VA. Contact can also be made on the Web at www.va.gov.

Source: March 2003 AMVETS Meeting in Orlando, Fla.

Tyndall RAO
445 Suwannee Rd.
Tyndall AFB, FL
32403-5541

Presorted Standard
U.S. Postage
PAID
Panama City, FL
PERMIT NO. 318

Director's Corner



RETIRED LT. COL.

EDWARD BULTMAN

Retiree Activities director

The Tyndall Retiree Activities Office (RAO) is located in Building 662, Suite 245, 445 Suwannee Road, Tyndall AFB, Fla. A satellite office (SRAO) is located in the National Guard Armory, 1225 Easterwood Drive, Tallahassee, Fla. The Tyndall RAO number is (850) 283-2737. The telephone number for the Tallahassee SRAO is (850) 574-9094. The office hours for both offices are 9 a.m.–12 p.m. weekdays.

The RAOs serve as points of contact for information and assistance in resolving questions or problems related to retiree and survivor entitlements, benefits and privileges. They also maintain a retiree Web page on the Tyndall Internet site (www.tyndall.af.mil/325FW/RAO.htm). This

Web site provides access to a wide range of information and news related to retiree affairs. The Tallahassee satellite RAO also operates a courier service for prescription drugs between the Tyndall pharmacy and the SRAO. A variety of publications and periodicals from all the military services, the new TRICARE Handbook, TRICARE Mail Order Pharmacy Guide, and TRICARE Dental Plan Guide are available in the Tyndall office. If you have a problem or need information, please contact one of the RAO offices.

Retiree volunteers provide valuable support to several organizations at Tyndall. There is always a need for more volunteers at the base pharmacy, hospital, family support center and the RAO office. No special skills and minimal training are required for most positions.

If you can contribute three hours once a week, your help would be of great value. The Tyndall RAO has lost a couple of volunteers due to illness over the past few months, and we may have to curtail our days of operation if replacements are not found.

The family support center can provide information on other organizations needing your assistance.

Burial scheme targets veterans

As federal officials work toward opening South Florida's first veterans burial ground next year, they're bracing for what sometimes comes along with such a milestone — companies making fraudulent claims that they can save a vet a plot for a fee.

Reservations aren't accepted for any of the 120 national cemeteries run by the U.S. Department of Veterans Affairs, including the one being built west of Boynton Beach. The VA doesn't begin processing a veteran's request for burial until he or she has died.

Yet several months ago, a St. Petersburg man told the VA that he received a call from a Fort Lauderdale-area company offering to "preregister" him at the new cemetery for \$35. While there haven't been any additional complaints, officials worry more may come as opening day for the yet-unnamed burial ground draws closer.

"We know many local veterans are interested in having it as their final resting place," said VA spokeswoman Jo Schuda at Washington, D.C., headquarters. She said preregistration schemes have popped up over the years in other states, as World War II vets are dying at a rate of more than 1,000 a day.

Worthless preregistration isn't the only trick being played on veterans, according to the Florida Funeral Home Directors Association.

Companies are allowed to take a veteran's dis-

charge papers and signed burial application in advance along with a payment, with the promise to process the documents upon death. But that probably would be considered preneed planning, said former association president Mark Panciera — a function that by law requires a special certificate.

"There are a lot of veterans in this area, and as they age, there's been a lot of marketing to them," said Mr. Panciera, president of the Hollywood-based Panciera funeral home group. "They need to be very careful and understand exactly what solicitors are saying and what they are buying."

Private cemeteries also sometimes set aside a veterans section, then tell potential clients they are being buried in a veterans cemetery, Mr. Panciera said. But the full federal burial benefit available to all honorably discharged vets, their spouses and dependent children applies only if they are interred at a national cemetery. That includes a gravesite and grave liner, flag, headstone and marker, opening and closing of the grave and a military honor guard, all at no cost.

For more information on eligibility and arranging burial in a VA national cemetery, visit the Web site at www.cem.va.gov or call the nearest VA national cemetery or regional office at (800) 827-1000.

(Courtesy E-Florida Vets News)

Health-care information protected by patient's right to privacy

As a beneficiary of the Department of Defense Military Health System and TRICARE, one of the basic rights that you have is the right to keep private your health-care information.

The Health Insurance Portability and Accountability Act of 1996 established health-care standards or "privacy rules" that all U. S. military and civilian health-care providers, hospitals and organizations are required to follow to protect the privacy of health-care information from unauthorized disclosure or use. TRICARE implemented the new privacy rules April 14.

Under HIPAA privacy rules, the MHS is required to inform patients about how their personal health-care information is used, provide guidance on privacy rights, and limit use and disclosure of personal health-care information.

Under the privacy rules, patients have the right to receive a notice

of MHS privacy practices from the military treatment facility; access, review and receive a copy of their personal medical record or health-care information on file at the MTF; request a change or correct an error in the medical record; know how, when and to whom the medical information is disclosed; file a grievance with the MTF regarding a privacy concern; and finally, provide written instructions on personal preferences regarding use and disclosure of personal health information.

Personal health-care information may be disclosed to other health-care providers such as specialists, pharmacists or laboratory technicians who, at the request of your primary care manager, may need access to private health care information to provide optimal care.

The MTF may not share personal health-care information with outside sources for marketing,

health-care research or any other reason without the patient's knowledge and written consent.

Privacy officers are located at every MTF and serve as beneficiary advocates for privacy issues. They will respond to inquiries from TRICARE beneficiaries who may have questions or concerns regarding personal health-care information or the new privacy rules. Privacy officers will ensure that private health-care information remains accessible to beneficiaries and their providers and protected from unauthorized access.

Beneficiaries who have questions or concerns regarding their privacy rights may contact their local MTF privacy officer for assistance. A copy of the MHS Notice of Privacy Practices is available on the TRICARE Web site at www.tricare.osd.mil/hipaa.

(Courtesy TRICARE Management Activity)

*The Tyndall Retiree Activities Office Newsletter is published as an insert to the **Gulf Defender**. Articles appearing in this publication do not necessarily reflect the position of the Department of the Air Force or Tyndall. While editorial effort has been made to ensure the accuracy of the information herein, no absolute guarantee of accuracy can be given or assumed. Editor: Retired Lt.Col. Edward Bultmann, RAO director, 283-2737. Design and layout: Staff Sgt. Roel Utley, editor, **Gulf Defender**, 283-2983.*

New contractor runs TRICARE Mail Order Pharmacy

More than 400,000 military pharmacy mail order customers were switched March 1 to a new TRICARE Mail Order Pharmacy program.

Express Scripts Inc. will provide services under the new mail order pharmacy program. Express Scripts won the \$275 million, five-year contract in September 2002, which is similar to the previous contract with MEDCO.

The director of the Department of Defense pharmacy programs said beneficiaries who have prescription refills remaining on March 1 will be transferred to Express Scripts so they can continue ordering medications on time. However, there are exceptions. Narcotics or other controlled substance prescriptions cannot be transferred. Neither can compounded prescriptions — those that are physically prepared by the pharmacy.

Medication that requires refrigeration is shipped through priority mail or a courier service, such as FedEx. That's one reason medications that require refrigeration are not sent to APO and FPO addresses overseas.

TRICARE beneficiaries living and working overseas can use the mail order pharmacy if they have an APO, FPO or a U.S. embassy address. However, the prescription must be written by a provider licensed to practice in the United States.

Current users should have received a postcard in January announcing the new services. That should have been followed by a mailing which included a registration form, a description of benefits and a brochure covering the TRICARE program. Those eligible to use the current mail order program or the retail benefit are eligible to use the new TRICARE mail order

program. New customers have must register for the program. Registration forms can be obtained from the Regional TRICARE service center by

calling (800) 444-5445, a military treatment facility pharmacy, or www.express-scripts.com. New prescriptions can be mailed to Express Scripts, or your doctor can FAX them to (877) 895-1900. Check, money order, or credit card authorization must accompany all mail

orders. Credit card authorization is the easiest and preferred method of handling new and refill orders. Once you have established an account, refills can

be ordered online at www.express-scripts.com or toll-free at (866) 363-8667.

The usual delivery time for medication is five to seven days. The easiest way for patients to ensure they don't run out of their medication is to have the provider write a prescription for up to a 90-day supply with up to three refills. The beneficiary can request a refill once 75 percent of the medication has been used.

All medication is screened for potential drug interactions or therapeutic overlaps that could produce an adverse drug reaction. Patients' complete beneficiary profiles are entered into the Pharmacy Data Transition Service, which enhances patient safety by keeping their medication records current, on file and readily available.

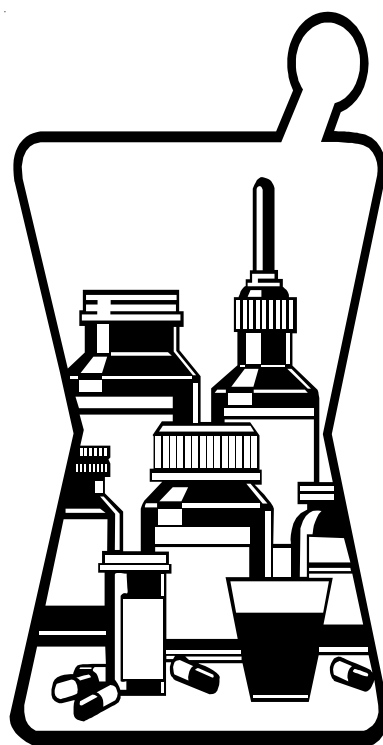
Patients can fill prescriptions three ways: by direct care at military treatment facilities, the retail pharmacy network or the mail order program. The direct care system will still serve the bulk of the beneficiary population. About 2.5 million beneficiaries use the

retail pharmacy network because they don't have access to a military facility.

Beneficiaries who have long-term medication needs should consider using the mail order program. It provides up to a 90-day supply of most medications for a single co-payment, whereas they only receive a 30-day supply for a single co-payment in the retail network pharmacy system.

Under the TRICARE Mail Order Pharmacy system, the co-payment for up to a 90-day supply for most medications is \$9 for branded products or \$3 for generics. Exceptions include controlled substances, and active-duty members pay no co-payments. Standard shipping and handling are free. There is an additional charge for expedited shipping.

For more information, including a complete section on the co-payment structure, visit the TRICARE Web site at www.tricare.osd.mil. Reservists can check the site for details of their benefits under the program.



Larry Buck

Office: Retiree Activities Office
Years in Panama City area: 29 years.

Years in the military: 20 years.

Hometown: New Monmouth, N.J.

Favorite Assignment: Volunteering.

Greatest aspect of your job: Helping others.

Why do you volunteer: To help!

Favorite book: Bible.

Hobbies and activities: Volunteering.



Larry Buck helps people find their way in the hospital at the information desk. Bobby Buck helps check in patients in internal medicine.

Retiree Spotlight

Bobby Buck

Office: American Red Cross
Years in Panama City area: 29 years.

Hometown: Born in Dothan, Ala., graduated in Campbellton, Fla.

Favorite Assignment: Denver, Colo., and Tokyo, Japan.

Greatest aspect of your job:

Doing the many things I do. I like doing them all.

Why do you volunteer: I love working and doing things for people.

Long-term goals: Doing my everyday work and seeing my grandchildren.

Favorite book: "At Home in Midford"
Hobbies and activities: Volunteering for the Red Cross and my church.



Solving the TFL ID-card puzzle

Confused about TRICARE For Life and whether you need to update your identification card to use the program? Want to know why the back of your ID card reads "Civilian No" and your friend or family member's reads "Civilian Yes?" If your answer to these questions is yes, the following information is for you.

If you are a sponsor, age 65 or over, eligible for Medicare Parts A and B, and purchased Part B, you do not need to update your ID card to receive health care under TFL — even if the medical eligibility status printed on the back of your ID card indicates "Civilian No."

Medicare Part B is required for TFL eligibility. If you have used TFL and have received a TRICARE explanation of benefits statement that TFL has paid your claims, you do not need to notify DEERS that you have Medicare Part B. Your Medicare Part B information has been picked up in a data match with Medicare. You do not need to update anything in DEERS other than changes in your residence, address or family member status.

If you haven't used TFL yet or don't think that your Medicare Part B information is being picked up during TFL claims processing, you may call your regional managed care support contractor or visit your nearest military personnel office and register your Medicare Part B enrollment status in DEERS. At Tyndall, the military personnel flight customer service in Building 662 can provide this service. Call (850) 283-2276 before making the trip to make sure the computers are on line. Take your Medicare card with you. You do not need to obtain a new ID card when you add your enrollment in Medicare Part B because you are only updating your record.

If you are a family member, survivor or TRICARE-eligible former spouse age 65 or over, eligible for Medicare Parts A and B, and purchased Part B, you need to look at your ID card and see if it expired. If you have an expired ID card, you should visit the nearest military personnel office to have a new ID card issued. Individuals not able to travel should contact the nearest ID-card facility for instructions on renewing ID cards by mail. ID cards are current for four years, unless you turn 65 during the four-year period. Turning 65 is another reason your ID card's medical eligibility status will expire. If you are age 65 or over and have recently updated your ID card, your medical eligibility status printed on the back of your ID card might show as "Civilian Yes." This means you are eligible for TFL.

If you have had no reason to update your ID card (it hasn't expired and you haven't recently turned 65, that is, you turned 65 earlier), your medical eligibility status printed on the back of your ID card might show as "Civilian No." You are not required to update your current ID card to receive health care under TFL. The next time you update your ID card, the medical eligibility status will be changed.

(*Courtesy TRICARE at www.tricare.osd.mil.)*

Funerals: preplanning eases worry

When a loved one dies, grieving family members and friends are often confronted with dozens of decisions about the funeral — all of which must be made quickly and under great emotional duress.

What kind of funeral should it be? What funeral provider should you use? Should you bury, cremate, or donate the body to science? What are you legally required to buy? What other arrangements should you plan? And, as callous as it may sound, how much is it all going to cost?

The following information from the Federal Trade Commission may help:

Each year, Americans grapple with these and many other questions as they spend billions of dollars arranging more than 2 million funerals for family members and friends. The increasing trend to-

ward preneed planning — when people make funeral arrangements in advance — suggests that many consumers want to compare prices and services so that ultimately, the funeral reflects a wise and well-informed purchasing decision, as well as a meaningful one.

Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services. That is, you do not have to accept a package that may include items you do not want.

According to the Funeral Rule:

* You have the right to choose the funeral goods and services you want (with some exceptions).
* The funeral provider must state this right in writing on the general

price list.

* If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.

* The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere.

* A funeral provider that offers cremations must make alternative containers available.

Planning for a funeral

1. Shop around in advance. Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn. 2. Ask for a price list. The law requires funeral homes to give you written price lists for products and services. 3. Resist pressure to buy goods and services you don't really want or need. 4. Avoid emotional overspending.

It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one. 5. Recognize your rights. Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional. 6. Apply the same smart shopping techniques you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.

7. Plan ahead. It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

(*Courtesy AF Retire, www.afpc.randolph.af.mil/afretire.)*

Hearing aids not covered by TRICARE

TRICARE does not cover hearing aids for retirees or their family members under any of the TRICARE programs, according to TRICARE officials responding to an increasing number of questions by retirees.

However, if the beneficiary who needs the hearing aid is a retired military member (and therefore a veteran) he or she can check with the Department of Veterans Affairs

to see if the VA can help.

Additionally, some military facilities support a Retiree At-Cost Hearing Aid Purchase Program. The military treatment facility may be able to purchase the hearing aid, and you reimburse the MTF its costs, probably much less than if you purchased it on the open market.

The Tyndall clinic is not equipped or staffed to provide such assis-

tance; however, it is possible to request an appointment at the nearest military base that participates in RACHAPP, either Ft. Rucker or Keesler Air Force Base. If you have a prescription or referral for hearing aids visit the clinic health plan management office located on the first floor of the main clinic building or call 283-7331.

(*Courtesy AF Retire and Tyndall health plan management office*)

Retiree news e-mail service

This service is to inform members of the Air Force retiree community — including family members — about legislation, policies and other matters affecting their rights, benefits and obligations.

TO SUBSCRIBE

Address a new e-mail.

In the "to" line put (exactly as shown) list.manager@listserver.afpc.randolph.af.mil

Your e-mail address will automatically appear in the "from" field.

On the subject line, type in exactly as shown:

Subscribe AFRETIRE

There is no need to write anything in the body of the message.

That's all there is to it. Hit send. You will get a return message indicating that you have been subscribed as a non-digest member.